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was closely connected the origin of servile status. The most marked difference between one man and another would be his membership or lack of membership in some Cymric family. Strangers might through a certain long series of intermarriages ultimately become members of the tribe; but others formed families of their own, which remained in a subordinate legal position, and in process of time became bound to the soil of the chief of some Cymric family, paying dues of a servile nature, although within their own family having joint rights to such occupation and inheritance of the land as the law allowed to them. Such persons seemed to the men who made up the "extents" to be practically villeins, though they also went by families not by individuals.

The tribal character impressed upon or retained by the territorial chieftainship, the dominion of the Prince of North Wales, reigning at Aberffraw, and the devices by which land and its tenants were conveyed to the church by the early chieftains together with the reaction of tribal tendencies on the Welsh church, form the subjects of the two fullest chapters of the work, but space will allow of no details to be given here.

The interest of this work cannot be as great as that of Mr. Seebohm's earlier books, whether those on the Renaissance and Reformation periods, or the "English Village Community." Its subject is more technical, its ultimate objects more narrow, the nationality whose customs it analyzes more insignificant in the world's history. Moreover, his method of clinging rigidly to the particular group of sources he is interpreting, rejecting all side lights that might be obtained from other co-ordinate sources, desirable as it may be for other reasons, leaves much in this particular book vague, fragmentary, and unsatisfactory. Nevertheless, these very deficiencies in interest are added claims to its importance as a scholarly historical essay. There is an exceedingly small number of persons competent to make such a study, and yet just this technical investigation is a prerequisite to further institutional and comparative study. Mr. Seebohm's abstinence from the use of other sources in this part of his work, and indeed from certain kinds of use of those that he has drawn on, will no doubt also be justified when the results of his later labors come to be published.

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*Zur Frage der Arbeitslosen-Versicherung.* By Dr. GEORG SCHANZ.  
Pp. 384. Bamberg: C. C. Buchner, 1895.

In this book Dr. Schanz has condensed into two hundred pages (half of the volume is taken up with illustrative documents) a clear

and interesting account of the attempts hitherto made to insure against enforced idleness; a criticism of the existing statistical data for such insurance; a consideration of the means of preventing the abuses likely to arise in connection with it; a discussion of the advantages and dangers of such insurance for Germany; and, finally, an original plan for meeting the difficulties of the unemployed problem by a system of compulsory saving.

In England, out-of-work benefits in trade-union organizations are already a factor in the wage struggle, and in clerks' associations they aim at more immediate ends. In Germany, schemes for out-of-work aid are furnished by associations of clerks and by the socialistic and non-socialistic trade-unions. The "*Hirsch-Dunkersche Vereine*," for example, paid in 1894, with a membership of 67,058, 10,477 marks in traveling benefits, and 44,539 marks for out-of-work benefits proper. The socialistic "*Gewerkschaften*" are on a larger scale. In 1893, with a membership of 221,530, they paid 328,748 marks for traveling benefits, and 220,926 marks for out-of-work benefits proper. Austrian and French associations show similar results.

Switzerland, alone, has undertaken bold and instructive experiments with public insurance against non-employment. Berne (law of January 13, 1893), first established a system of voluntary communal insurance. About one-seventh of the assessments are paid by the insured; the rest is made up of communal contributions and voluntary subscriptions from employers and others. St. Gall instituted on July 1, 1895, a system of compulsory insurance against non-employment, embracing those earning less than five francs a day, and Basle is considering a plan proposed by Professor George Adler, of the University of Basle. Berne combines in its administrative features, a public labor registration agency.

From available statistics of non-employment, Dr. Schanz concludes that payments similar to those now required in Germany by the sick insurance law, would provide a fairly comprehensive insurance for those out of work, and accumulate reserve funds in favorable years, provided the compulsory feature enabled an association to obtain a number of favorable risks and provided care was exercised to avoid abuses. Other than actuarial difficulties will arise. The question whether to exclude cases of self-caused idleness, and if so how to define this, whether to exclude cases of refusal to accept work, and the whole question of casual labor, are very real difficulties to be overcome.

Dr. Schanz proposes, as a more promising measure, a plan whereby for each person subject to the imperial sick insurance law the employer is to pay, with the sick premium, an additional thirty pfennigs a week

for ordinary labor, and for labor in the building and other specified seasonal trades ten per cent of the wage. The money is to be placed in public savings banks and accumulate up to a minimum limit of one hundred marks. Of course the insured is free to add what he can to this nest egg, while employers or others can give bonuses, etc., in the form of an addition to the reserve fund. Except in the case of such contributions, specifically intended for the reserve, all above one hundred marks may be withdrawn at will. The reserve sum, on the other hand, can be intrenched on only in case of non-employment (with certain minor exceptions and limitations), and after about a week's interval. This interval is a safeguard, to some extent, against the prodigal who would drop his work to enjoy his savings. Payments, in case of non-employment, are to be made at the rate of five marks weekly if less than seventy marks are on hand, seven marks weekly if from seventy to one hundred are on hand, and eight marks when over one hundred. Any number of good years would not, however, amass a corresponding fund for an ensuing time of depression, unless the insured chose to abstain from drawing out his surplus over one hundred marks.

Certainly this plan avoids some of the difficulties of other insurance schemes. It seems to have an educational value in inducing thrift, but it is still an open question whether it offers as much hope of alleviation from suffering due to non-employment as its author seems to think. It must be added that Dr. Schanz does not see in his project by any means a panacea, but emphasizes the complexity of the problem and the need of the most varied efforts to cope with its different phases.

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*Municipal Government in Continental Europe.\** By ALBERT SHAW.

Pp. 505. Price, \$2.00. New York : Century Company, 1895.

Questions of governmental machinery and administrative organization occupy a less prominent place in this work than in the author's book on "Municipal Government in Great Britain." It is an examination of Continental cities and city life from the social and

\*The book contains nine chapters and three appendices, the subjects of which are as follows :

I. Paris : The Typical Modern City ; II. The French Municipal System ; III. The System of Belgium, Holland and Spain ; IV. Recent Progress of Italian Cities ; V. The Framework of German City Government ; VI. Municipal Functions in Germany ; VII. The Free City of Hamburg and its Sanitary Reforms ; VIII. The Transformation of Vienna ; IX. Budapest : The Rise of a Metropolis.

Appendices : I. The Budget of Paris ; II. The Budget of Berlin ; III. The French Municipal Code.